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PTO/SB/21 (09-04)

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9	Application Number	10/825,950	
TRANSMITTAL	Filing Date	April 16, 2004	
FORM	First Named Inventor	Mollett, Cassandra J.	
	Art Unit	3621	
(to be used for all correspondence after initial filing)	Examiner Name	Not Known	
Total Number of Pages in This Submission	Attorney Docket Number	020375-050300US	

ENCLOSURES (Check all that apply)								
	Amendmen	mittal Form e Attached nt/Reply er Final	Drawing(s) Licensing-related Papers Petition Petition to Convert to a Provisional Application	After Allowance Communication to TC Appeal Communication to Board of Appeals and Interferences Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) Proprietary Information				
	Extension Express A	idavits/declaration(s) of Time Request bandonment Request n Disclosure Statement	Power of Altomey, Revocation Change of Correspondence Addr Terminal Disclaimer Request for Refund CD, Number of CD(s) Landscape Table on CD	Other Enclosure(s) (please identify below): Return Postcard				
Certified Copy of Priority Document(s) Reply to Missing Parts/ Incomplete Application Reply to Missing Parts/ under 37 CFR 1.52 or 1.53								
		SIGNA	TURE OF APPLICANT, ATTORN	EY, OR AGENT				
Firm N		Townsend and Town	send and Crew LLP					
Signat	ure	Patit Ru						
Printed	d name	Patrick M. Boucher						
Date	Date November 22, 2005 Reg. No. 44,037							
CERTIFICATE OF TRANSMISSION/MAILING								
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.								
		Signature Shim When						
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Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

on November 22, 2005

TOWNSEND and TOWNSEND and CREW LLP

OV 2 5 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Steven L. VanFleet et al.

Application No.: 10/825,950

Filed: April 16, 2004

For: METHODS AND SYSTEMS FOR

UNIVERSAL TRANSACTION

PROCESSING

Examiner: Not Known

Art Unit: 3621

INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR §1.97 and §1.98

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are not enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

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representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement.

However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Patrick M. Boucher Reg. No. 44,037

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary) Sheet

Complete if Known				
Application Number 10/825,950				
Filing Date	April 16, 2004			
First Named Inventor	Mollett, Cassandra J.			
Art Unit	3621			
Examiner Name	Not Known			
Attorney Docket Number 020375-050300US				

U.S. PATENT DOCUMENTS+					
		Document Number			
Examiner Initials*	Oite No.1	Number Kind Code ² (If known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
-/C.A./	AA	US-5,764,789	06-09-1998	Pare et al.	
-	AB	US-5,805,719	09-08-1998	Pare et al.	
	AC	US-2003-0009382	06-12-2002	D'Arbeloff et al.	
1/	AD	US-2004-0138989	06-27-2003	O'Malley	
-A-	AE	US-6,678,664	01-13-2004	Ganesan	
7C.A./	AF	US-2004-0260607	01-28-2004	Newton et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Cite		Foreign Patent Document				Name of Patentee or	Pages, Columns, Lines, Where Relevant	
	No.1	Country Code ³	Number ⁴	Kind Code ^b (if Anown)	Publication Date MM-DD-YYYY	Applicant of Cited Document	Passages or Relevant Figures Appear	T ⁰
	AG							
	AH							

NON PATENT LITERATURE DOCUMENTS					
Examiner Cite Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.					
	Al				
	AJ				
	AK				

Examiner Signature	· /Charles Agwumezie/	Date Considered	09/05/2008

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unjury elation designation number (optional). *Applicant's unjury elation elation designation number (optional). *Applicant's unjury elation elation designation number (optional). *Applicant's unjury elation e